

FORM PTO-1449  
(Modified)U.S. Department of Commerce  
Patent and Trademark Office

Attorney Docket No.: FUSI-02200

Serial No.: 10/789,816

INFORMATION DISCLOSURE STATEMENT BY APPLICANT  
(Include all relevant documents and references)

Applicants: Richard Onyon et al.

(37 CFR § 1.98(b))

Filing Date: February 27, 2004

Group Art Unit: 2617

## U.S. PATENT DOCUMENTS

Examiner Initials		Patent Number/ Publication Number	Issue Date/ Publication Date	Applicant / Patentee	Class	Subclass	Filing Date
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AY	Chase, Larry, "Taking Transactions Online," October 1998, pgs. 124-132, Target Marketing, v.21 no. 10.
AZ	Gong, Li, "Increasing Availability and Security of an Authentication Service," June 1993, pgs. 657-662, IEEE Journal on Selected Areas in Communications, v. 11 no.5
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Examiner: /Sharad Rampuria/

Date Considered: 01/13/2009

EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /S.R./